

Oak Creek Valley Bank

SEPTEMBER 23, 2005

2005 SEP



FDIC - SAN FRANCISCO REGIONAL OFFICE
JOHN F. CARTER, DIRECTOR
25 JESSE STREET @ ECKER SQUARE - STE 2300
SAN FRANCISCO, CA 94105

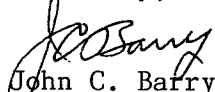
RE: WAL-MART ILC APPLICATION - UTAH

Dear Mr. Carter:

I have been an employee/officer in a rural community bank for forty-five years. During that period of time, I have seen many different actions/responses by FDIC. Some of them I did not agree with, but I was able to reason with FDIC and understood their position. I have always respected your people and your 'mission', to maintain confidence in our banking system.

If a ILC/banking charter is granted to the Wal-Marts, Walgreens, Safeways, etc. of this world, I do not understand how you will ever be able to carry out your 'mission', which is critical to our free enterprise system!

Sincerely,


John C. Barry,
Chairman